

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
Virgil Horn § Case No. 15-32189  
§  
Debtor §

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Cindy M. Johnson, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 05/12/2017 in Courtroom ,

Second Floor  
Joliet City Hall Building  
150 West Jefferson Street  
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 04/18/2017

By: /s/ Cindy M. Johnson

Chapter 7 Trustee

Cindy M. Johnson  
140 S. Dearborn St.  
Suite 1510  
Chicago, IL 60603

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NORTHERN DISTRICT OF ILLINOIS  
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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 3,311.70  
and approved disbursements of \$ 0.00  
leaving a balance on hand of<sup>1</sup> \$ 3,311.70

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Cindy M. Johnson	\$ 827.93	\$ 0.00	\$ 827.93
Trustee Expenses: Cindy M. Johnson	\$ 2.30	\$ 0.00	\$ 2.30

Total to be paid for chapter 7 administrative expenses \$ 830.23  
Remaining Balance \$ 2,481.47

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 10,055.28 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 24.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Atlas Acquisitions Llc (Paydayone)	\$ 1,006.25	\$ 0.00	\$ 248.33
2	American Infosource Lp As Agent For	\$ 4,743.97	\$ 0.00	\$ 1,170.73
3	American Infosource Lp As Agent For	\$ 932.66	\$ 0.00	\$ 230.16
4	American Infosource Lp As Agent For	\$ 170.80	\$ 0.00	\$ 42.15
5	Midland Credit Management Inc As Agent For	\$ 3,201.60	\$ 0.00	\$ 790.10

Total to be paid to timely general unsecured creditors \$ 2,481.47

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Cindy M. Johnson

Chapter 7 Trustee

*Cindy M. Johnson  
140 S. Dearborn St.  
Suite 1510  
Chicago, IL 60603*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 5 of 5**  
United States Bankruptcy Court  
Northern District of Illinois

In re:  
Virgil Horn  
Debtor

Case No. 15-32189-PSH  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: ahamilton  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 4

Date Rcvd: Apr 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2017.

24008498 +Atlas Acquisitions LLC (PayDayOne), 294 Union St., Hackensack, NJ 07601-4303  
24193000 +Midland Credit Management Inc as agent for, MIDLAND FUNDING LLC, PO Box 2011,  
Warren MI 48090-2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
db +E-mail/PDF: nolbrat77@att.net Apr 20 2017 00:53:00 Virgil Horn, 3535 Rogina Drive,  
Joliet, IL 60431-2845

24048166 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 20 2017 01:12:35  
American InfoSource LP as agent for, Presence Health, PO Box 248838,  
Oklahoma City, OK 73124-8838

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 21, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2017 at the address(es) listed below:

Cindy M. Johnson cmjtrustee@jnlegal.net, cjohnson@ecf.epiqsystems.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Rachael A Stokas on behalf of Creditor PennyMac Loan Services, LLC ND-Two@il.cslegal.com  
TOTAL: 3